

## REMARKS

Claims 1-54 are pending after this response. None of the claims has been amended.

The remarks presented herein are in response to the Office Action dated August 15, 2005.

Claims 1-10, 13-15, 18-30, 33-34, 37, 45, 49-50, and 53-54 stand rejected under 35 U.S.C. § 102(a) as being anticipated by CheckFree's Recon-Plus for Windows.

Claims 11-12, 16-17, 31-32, 35-36, 46-48, and 51-52 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over CheckFree's Recon-Plus for Windows. Applicant respectfully traverses. The effective date of Recon-Plus is February 29, 2000.

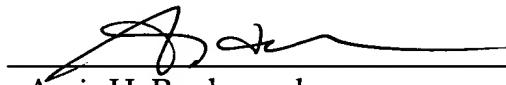
Applicant's invention was conceived in the United States prior to February 29, 2000, and diligence was present from prior to the effective date of Sharma (February 29, 2000) to the date of constructive reduction to practice (March 24, 2000). Applicant hereby submits a declaration and appropriate attached exhibits according to 37 C.F.R. § 1.131 to overcome Recon-Plus.

Applicant respectfully requests consideration of the declaration and attached exhibits and a notice of allowance concerning the pending claims. If the Examiner believes that the declaration and attached exhibits are in any way insufficient to overcome Recon-Plus according to 37 C.F.R. § 1.131, Applicant respectfully requests

that the Examiner contact the undersigned attorney by telephone to discuss the matter.

Respectfully submitted,  
David R. Larsen

Dated: Nov 10/05

By: 

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